Simplify government payments with our free tools

Dwolla is a payment network that lets your organization move money efficiently, safely, and at a strikingly low cost.

Collect money from anyone in the U.S. for just 25¢ per transaction, or free for transactions $10 or less. No credit or debit cards here—that's how we're able to keep it so simple.

Worry less. Dwolla doesn't share your customers' sensitive financial information, removing significant risk for any business, government, or non-profit.

Save time, replace paper checks, and distribute mass payouts in seconds.

Dwolla's payment solutions range from API integrations to turnkey tools requiring no technical expertise. Below you'll find a few highlights from our product offerings.

Dwolla Direct | Our streamlined payment experience for first-time users.

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- Dwolla's direct bank transfer network securely verifies and connects your customers to their bank or credit union accounts for fast, safe online payments.

- First-time payers simply provide an email address, password, full name, and online banking credentials to send funds.

- Subsequent payments are a breeze; customers will complete checkout using only their new Dwolla Direct credentials, without re-entering their payment information.

FiSync | Enjoy the benefits of real-time.

- Only Dwolla is rolling out FiSync, a proprietary real-time payments technology with a flexible architecture, to banks and credit unions to allow their customers to move money instantly.

- Real-time is more than faster payments, and a healthier, more secure economy. Where available, FiSync offers improvements on customer bank account verification, account balances, reporting, status notifications, and more—instantly. Gone are the days of delayed insufficient funds notifications, invalid account credentials, and lingering payments.

MassPay | Disburse thousands of payments at once.

- Our MassPay tool makes it easy to upload a single CSV file and pay out up to 5,000 people in seconds. It only costs each recipient 25¢, or you can choose to assume the fee. Don't forget—transactions $10 or less are always free.

INTEGRATION IS SIMPLE AND FREE.
Contact ARM@fiscal.treasury.gov to get started.

For more information, ask about Dwolla's government brochure or visit https://www.dwolla.com/government.

Next Day Transfers   PAY.GOV ENABLED

Why wait 3-4 days for ACH transfers to reach your customers? Qualifying Dwolla members can move funds from a bank or credit union account to the Dwolla network in as fast as one business day, so you can stay current in a real-time economy.

Flexible Limits   PAY.GOV ENABLED

Dwolla can work with your organization to set a transaction limit best suited for your needs. By default, there's no cap on the number of monthly transactions, and no additional cost to increase your limits.

Billing   PAY.GOV ENABLED

Request payments, attach any type of invoice, and set up recurring requests. Invoice thousands of people at once with our MassRequest tool or the API. Dwolla works seamlessly with your existing bookkeeping processes and backend systems.

Mobile

Take advantage of Dwolla's free mobile apps, or build Dwolla into a new or existing app. Sending or requesting payments with Dwolla can be convenient for you and your customers—from anywhere, at anytime.

Dwolla Credit   PAY.GOV ENABLED

- Dwolla Credit, provided by our partners at Comenity Capital Bank and owned by Alliance Data Systems (NYSE: ADS), advances funds to qualified customers at checkout.

- As a participating business or organization within the Dwolla network, qualified members receive the funds in real-time, the moment your customer pays.

- Our simple, low-cost fee structure remains: payments $10 or less are free, and everything over $10, even if it's in the millions, is 25¢ per transaction.

Dwolla was built to be safe and secure.   PAY.GOV ENABLED

We never sell our users' data, or share it without their permission, and by default we eliminate the visibility and circulation of sensitive data between members of the network. By removing this data at the transaction-level, we reduce a significant source of fraud risk and liability.

Unlike card transactions, Dwolla alerts users when a merchant or third-party needs additional information or access to complete a transaction. This design allows users to revoke access or privileges previously granted—at anytime—via Dwolla.com.

Dwolla undergoes routine penetration and intrusion testing to protect our community. Our website, connection to financial institutions, backend, and APIs use the latest encryption and secure connections to ensure all data is safe. Learn more at https://www.dwolla.com/security.

Questions?

Contact Dwolla anytime at government@dwolla.com.

Review Dwolla's API documentation at www.developers.dwolla.com.

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